

Bank of England PRA

Instructions on filling in data-points in PRA118 Capital+ forecast – annual for SDDTs and SDDT consolidation entities

These instructions are for the specific purpose of assisting firms to complete the Capital+ data item PRA118.

For the purposes of these instructions, references to the CRR should be interpreted to include a reference to the relevant CRR rule, where appropriate.

References to Risk Weighted Assets (RWAs) and Risk Weighted Exposure Amounts (RWEAs) in the templates and these instructions are intended to be interchangeable. References to own funds requirements, minimum capital requirements, and capital requirements are also intended to be interchangeable. All terms should be interpreted in the context of the relevant legal references (CRR rules) set out within these instructions, and paragraph 10 of Annex IIA to the Reporting (CRR) Part of the PRA Rulebook.

Introduction

This document covers general instructions regarding the Capital+ data item:

- The basic information page ('Header Info')
- The main capital data section ('Capital+ Input'), comprising:
 - Sections replicating parts of the "Banking Reporting (SDDT Own Funds) reporting framework CA data items (CA1 SDDT, CA2 SDDT and CA4 SDDT); and
 - A section covering supplementary data items ('PRA Supplementary Data Section')

General instructions

Data should be compiled using a consistent and prudent methodology. Firms should have appropriate governance and procedures to ensure the accuracy of the data, which should include signoff by an appropriate senior committee.

Reporting periods

The submission is focused on **forward projections (forecasts)**; the PRA is not asking firms to provide 'actuals' data for the latest reporting date (in general, these will have been provided through Banking Reporting (SDDT Own Funds) reporting). The latest reporting date will be relevant only as a base date for anchoring forward projections.

Forward projections are to be provided for the firm's accounting reference date which is:

- a. 1 year after the firm's current accounting reference date;
- b. 2 years after the firm's current accounting reference date; and
- c. 3 years after the firm's current accounting reference date.

At the year-end firms should therefore complete 3 columns in these templates as follows:

Bank of England PRA

- Q4 (column 050) for the first year after the firm's current accounting reference date;
- Q8 (column 090) for the second year after the firm's current accounting reference date; and
- the final column (column 100) for the firm's accounting year-end following Q8.

For example:

- For firms whose financial year-end December, the Capital+ projections for reporting period ending December 2027 would cover December 2028, December 2029 and December 2030. These should be reported in columns labelled Q4 (050), Q8 (090), and year-end following Q8 (100) respectively; and
- For firms whose financial year end corresponds to end March, the Capital+ return for reporting period ending March 2027 would include projections for March 2028 (reported in column Q4), March 2028 (reported in column Q8), and March 2030 (reported in column year-end following Q8).

The projections should be aligned with the firm's internal corporate capital plans. Hence, projections should be updated on the next scheduled submission of Capital+ in line with any revisions to the corporate capital plan. No management actions should be assumed beyond those underlying the firm's capital plan. Projections should be based on internal processes such as high-level refresh signed off by a senior committee.

The white cells need to be completed, as these are necessary in order to calculate key metrics; the cells highlighted in grey (ie 'actuals' data for the latest reporting date) do not need to be completed. Please input 0 only where the intended value is 0. **Where data are unavailable, the cell(s) should be left blank.**

Only the columns for which financial year end data exists need to be completed

Reporting basis

The following basic principles must be followed in filling in the Capital+ data:

1. Throughout the form, data must be entered on an end-of-period basis. That is, the last day of the year in question.
2. As above, all data projections should be completed in line with the firm's current capital plan.

Validations

Capital+ validation checks are essentially a sub-set of the validations for the "Banking Reporting (SDDT Own Funds)" reporting framework.

Submissions

Data items must be submitted by the electronic means specified by the PRA.

Basic information – 'Header Info' Sheet

The worksheet entitled 'Header Info' should be populated with the key information requested. It is essential that each field is completed.

Bank of England PRA

Basis of reporting: Please specify one of the following: Unconsolidated/ Individual-consolidation/ Sub-Consolidated/ Consolidated. 'Consolidated' refers to the UK Consolidated Group.

Reporting period start date: The date immediately following the Reporting period end date for the previous report submitted (eg where the previous submission was as at 30 June 202X, please enter 1 July 202X).

Reporting period end date is used to populate automatically the **date fields** in the rows at the top of each section. For technical reasons, the date must be a calendar month-end date. This date is likely to be the reporting period end date for the most recently submitted Banking Reporting (SDDT Own Funds) data.

There is also a free-form box which may be used to add any relevant information concerning the content of the submission.

- Provide the appropriate description for the basis of reporting.
- The Submission number is initially set at 1 and should be increased by 1 in case of a resubmission relating to the same reporting period.
- The reporting period start date and end date correspond to the first and last day of the reporting period respectively. For example, the first and last day of the quarter for quarterly reporting. **Please note that the end date must be the last day of a calendar month.**
- Specify the reporting currency.
- Comment boxes are limited in size. If firms have additional comments to accompany the Capital+ data item, these should be submitted separately via secure electronic means.

Capital+ input section

This is the section for entering most of the relevant data. It comprises various sections replicating parts of the Capital Adequacy Overview (CA) data items within the "Banking Reporting (SDDT Own Funds)" reporting framework, and an additional section to capture data that are bespoke to the Capital+ report.

Please note all figures are to be reported in **units**, unless otherwise indicated.

Sections replicating Banking Reporting (SDDT Own Funds) data points

The sections headed SC 01.00 (CA1 SDDT), SC 02.00 (CA2 SDDT) and SC 04.00 (CA4 SDDT) replicate the structure of the same-named data items in the "Banking Reporting (SDDT Own Funds)" reporting framework. For these sections, the principal differences between the Capital+ report and Banking Reporting (SDDT Own Funds) reporting are (i) the timing and frequency of the Capital+, and (ii) the fact that the Capital+ includes projections of these items.

To complete these sections, firms should therefore follow the instructions set out in the Reporting (CRR) Part of the PRA Rulebook.

As above, only the white cells need to be completed; the cells highlighted in grey do not need to be completed. In general, it is essential that the bold items should be completed, in order that the PRA is able to perform supplementary calculations and analysis. If items not highlighted in bold are unavailable, they should be left blank.

Only the columns for which financial year end data exists need to be completed.

Bank of England PRA

The PRA has also issued the additional clarification documents, relating to the reporting of Pillar 2a items, which should be used alongside the instructions above. They can be found in the reporting clarifications section on the following page: <https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/regulatory-reporting-banking-sector>.

For some specific items, the following comments provide further clarification for the purpose of completing Capital+:

Incorporation of forecast profits within capital projections

For the avoidance of doubt, for each projected date, firms should include the projected interim profits that are expected to have been externally verified and agreed with the PRA at that date, after deducting foreseeable charges or dividends.

PRA supplementary data section

This section comprises additional data items that are either not reported in the Capital Adequacy Overview section of “Banking Reporting (SDDT Own Funds)” reporting framework (CA) or are covered in “Banking Reporting (SDDT Own Funds)” reporting framework CA on a different basis.

Detailed instructions for these items are as follows:

Additional information on P&L, balance sheet and leverage data

260 Profit (+) or loss (-) for the period

This item is not part of the capital calculation. The PRA is collecting it in order to have underlying information about the profitability assumptions driving the capital plan projections. Enter the P&L assumption (after tax) for that period, as used in building the projections. The profit (or loss) assumption reported in one period should not be reported in subsequent periods (ie the data are not cumulative).

270 Total balance sheet assets

Enter the total accounting balance sheet assets, within the scope of regulatory consolidation if applicable (as per the FSA001 or FINREP).

281 Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 Capital

Please provide the leverage ratio exposure as defined under Article 429(4) of Chapter 3 of the Leverage Ratio (CRR) Part of the PRA Rulebook.¹

Please use quarter-end figures for the calculation instead of an average-over-the quarter for reporting this measure.

¹ Which can be found in the Leverage Ratio (CRR) Part of the PRA Rulebook.